

**FACTORS INFLUENCING THE ADOPTION OF MOBILE BANKING
AMONG GENERATION Y**

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UNIVERSITI UTARA MALAYSIA

2014

**FACTORS INFLUENCING THE ADOPTION OF MOBILE BANKING
AMONG GENERATION Y**

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**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia
In Fulfillment of the Requirement for the Degree of Master Science
Management**

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ABSTRAK

Tujuan utama kajian ini dilakukan adalah bagi mengkaji faktor yang paling mempengaruhi niat Generasi Y untuk menggunakan perkhidmatan perbankan telefon mudah alih. Kajian ini telah dilakukan di kalangan pelajar Universiti Utara Malaysia yang terdiri daripada pelajar ijazah, sarjana dan PhD. Di dalam kajian ini, pengkaji telah mengedarkan soalan sebanyak 400 kepada peserta, namun hanya 382 sahaja dipulangkan. Di antara elemen-elemen yang dikaji dalam kajian ini ialah Persepsi Kebergunaan, Persepsi kemudahan, Kesedaran, Kepercayaan, Persepsi Nilai, dan juga Pengaruh sosial. Dapatan kajian menunjukkan bahawa terdapat hubungan yang positif di antara kesemua pembolehubah bebas dengan pembolehubah bersandar. Manakala, Pengaruh sosial mempunyai pengaruh yang penting di dalam penggunaan perbankan telefon mudah alih di kalangan Generasi Y.

ABSTRACT

The main purpose of this study is to examine what are the most significant factors that influence the intention to adopt Mobile Banking Services by Generation Y. This study was carried out among the respondents of the students at Universiti Utara Malaysia which includes three educational levels. In this study, a total of 400 questionnaire forms were distributed to respondents, but only 382 were returned. The variables that have been tested in this study were Perceived Usefulness, Perceive Ease of Use, Awareness, Trust, Perceived Value and Social Norms. The findings of the study revealed that all independent variables have a positive relationship with the dependent variable. Meanwhile, Social Norms have a positive influence towards Mobile Banking Adoption among Generation Y.

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LIST OF ABBREVIATIONS

ATM	Automatic Teller Machine
CRM	Customer relationship management
DIT	Diffusion of Innovation Technology
Gen Y	Generation Y
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
IS	Information System
UUM	Universiti Utara Malaysia
TAM	Technology Acceptance Model
TPB	Theory of Planned Behaviors
TRA	Theory of Reasoned Action
ETAM	Extended Technology Acceptance Models

INTRODUCTION

1.0 CHAPTER INTRODUCTION

This study explores the factors influencing mobile banking adoption among generation Y in Universiti Utara Malaysia. Specifically, it will discuss the influence of Perceived Usefulness, Perceived Ease of Use, Awareness, Trust, Perceived Value and Social Norms towards Mobile Banking Adoption. This chapter contains the following topics: Introduction to the Mobile Banking in Malaysia, Overview of Generation Y, Objectives of the Study, Importance of the Study, Problem Statements, Purpose of the Study, Research Questions, Theoretical Framework, Hypothesis, and Significance of the Study.

The contents of
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APPENDIX

A

THE

QUESTIONNAIRE



Dear respected respondents:

You are invited to participate in this research entitled **FACTORS INFLUENCING THE ADOPTION OF MOBILE BANKING AMONG Y GENERATION**. Please answer honestly and carefully all items in the questionnaire as it will influence the result of the research.

Information obtained from this questionnaire **WILL BE TREATED STRICTLY CONFIDENTIAL** and will be used solely for academic purposes.

Thanks you for your time in responding to this questionnaire.

Your participation is highly appreciated.

Sincerely,

ADILAH BINTI OTHMAN
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Kepada responden yang dihormati:

Anda telah terpilih untuk mengambil bahagian di dalam kajian yang bertajuk **FAKTOR YANG MEMPENGARUHI PENGGUNAAN MOBILE BANKING DI KALANGAN GENERASI Y**. Sila berikan jawapan anda dengan jujur dan kesemua jawapan yang anda berikan akan mempengaruhi keputusan kajian ini.

Maklumat yang diperolehi di dalam kajian ini **AKAN DIRAHSIAKAN** dan hanya akan digunakan untuk tujuan akademik sahaja.

Terima Kasih di atas masa yang diberikan oleh anda semua di dalam menjawab kajian ini.

Penglibatan anda sangat dihargai.

Yang Benar,

ADILAH BINTI OTHMAN
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Emel: adilahothman24@gmail.com

Section A: DEMOGRAPHIC PROFILE

Directions: Please select the best option that describes you

Arahan: Sila pilih pilihan terbaik yang menceritakan tentang diri anda.

1. Gender / Jantina:
☐ Male / Lelaki ☐ Female / Perempuan
2. Ethnic Groups/Kumpulan Etnik:
☐ Malay / Melayu ☐ Chinese / Cina ☐ Indian / India
☐ Others, lain-lain..... (Please state/Sila Nyatakan)
3. Age / Umur: Years / Tahun
4. Marital status / Status Perkahwinan
 - a) Single / Bujang ☐
 - b) Married / Berkahwin ☐
 - c) Widow / Duda @ Janda ☐
5. Religion / Agama
 - a) Muslims / Islam ☐
 - b) Christians / Kristian ☐
 - c) Buddhists / Buddha ☐
 - d) Hindus / Hindu ☐Other, please state.....
6. Level of study / Tahap Pendidikan:
☐ Degree in / Ijazah dalam
☐ Masters in / Sarjana dalam
☐ PhD in / PhD dalam
7. No. of semester / Semester.....
8. Do you have working experience / Adakah anda mempunyai pengalaman bekerja :
☐ Yes. If yes, how many years you have worked /.....
Ya. Jika ya, berapakah bilangan tahun anda bekerja
☐ No / Tidak
9. Occupation / Pekerjaan:
Government / Kerajaan ☐
Private / Swasta ☐
Self Employed / Bekerja Sendiri ☐
Others, please state / Lain-lain, sila nyatakan.....

10. Do you have hand phone / Adakah anda mempunyai Telefon bimbit?
() Yes - If yes, please answer the other questions /
Ya – Jika ya, sila jawab soalan berikutnya.
() No - If No, your answer ends here. /
Tidak – Jika tidak, soalan anda berakhir disini
11. Do you use Mobile Banking services? /
Adakah anda menggunakan perkhidmatan *Mobile Banking*?
() Yes
() No
12. How long have you been using the Mobile Banking services? /
Berapa lamakah anda telah menggunakan perkhidmatan *Mobile Banking*?
Year / Tahun.....

SECTION B: FACTORS INFLUENCING THE ADOPTION OF MOBILE BANKING AMONG Y GENERATION

BAHAGIAN B: FAKTOR YANG MEMPENGARUHI PENGGUNAAN MOBILE BANKING DI KALANGAN GENERASI Y

Direction: Please circle the number of your answer that relates your opinion toward Mobile Banking Adoption.

Arahan: Sila bulatkan nombor jawapan anda yang anda fikirkan berkaitan dengan Adaptasi Perbankan Mudah Alih (Mobile Banking)

Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
1	2	3	4	5	6

No	Item	1	2	3	4	5	6
1	Using Mobile Banking Services will improve my performance in conducting transactions. / Menggunakan perkhidmatan <i>Mobile Banking</i> akan meningkatkan produktiviti saya dalam melakukan transaksi	1	2	3	4	5	6
2	Mobile banking gives the joy of controlling my financial transactions. / <i>Mobile banking</i> memberikan kegembiraan mengawal transaksi kewangan saya.	1	2	3	4	5	6
3	Mobile Banking made communications with banks much easier. / <i>Mobile Banking</i> menjadikan komunikasi dengan bank menjadi lebih mudah.	1	2	3	4	5	6
4	I think Mobile Banking enables me to complete my banking activities conveniently and efficiently. / Saya rasa <i>Mobile Banking</i> membolehkan saya untuk melengkapkan aktiviti perbankan saya dengan mudah dan cekap.	1	2	3	4	5	6
5	Overall, Mobile Banking is advantageous. / Secara keseluruhannya, <i>Mobile banking</i> sangat berfaedah	1	2	3	4	5	6
6	Learning to use Mobile Banking was easy for me. / Pengajaran untuk menggunakan perkhidmatan <i>Mobile Banking</i> mudah untuk saya.	1	2	3	4	5	6
7	Mobile Banking has more flexible ways to search information. / <i>Mobile Banking</i> mempunyai cara-cara yang lebih fleksibel untuk mencari maklumat.	1	2	3	4	5	6
8	I find the Mobile Banking system easy to use. / Saya tahu bahawa sistem <i>Mobile banking</i> mudah untuk digunakan.	1	2	3	4	5	6
9	It would be easy for me to become skillful at using Mobile Banking. /	1	2	3	4	5	6

	Sangat mudah bagi saya untuk menjadi mahir di dalam menggunakan perkhidmatan <i>Mobile Banking</i> .						
10	It's easy for me to remember how to perform tasks with Mobile Banking. / Mudah bagi saya untuk mengingati cara untuk melaksanakan tugas dengan <i>Mobile Banking</i> .	1	2	3	4	5	6
11	I think that I am aware about the benefits of Mobile Banking./ Saya merasakan bahawa saya sedar tentang faedah <i>Mobile Banking</i> .	1	2	3	4	5	6
12	I think that I have received enough information about Mobile Banking. / Saya merasakan bahawa saya menerima maklumat yang mencukupi mengenai <i>Mobile banking</i> .	1	2	3	4	5	6
13	I think that using the new mobile banking service is beneficial for me. / Saya merasakan bahawa penggunaan perkhidmatan Mobile Banking yang baru adalah bermanfaat bagi saya.	1	2	3	4	5	6
14	I have positive perception about using the Mobile Banking service. / Saya mempunyai tanggapan yang positif mengenai penggunaan perkhidmatan <i>Mobile Banking</i> .	1	2	3	4	5	6
15	Mobile Banking is compatible to my banking needs. / <i>Mobile Banking</i> serasi dengan keperluan perbankan saya.	1	2	3	4	5	6
16	I trust that transaction that conducted through Mobile Banking is secure and private. / Saya percaya bahawa transaksi yang dilakukan melalui <i>Mobile Banking</i> adalah selamat dan dirahsiakan.	1	2	3	4	5	6
17	I trust payments made through Mobile Banking channels will be processed securely. / Saya percaya bahawa bayaran yang dibuat melalui saluran <i>Mobile Banking</i> akan diproses dengan selamat.	1	2	3	4	5	6
18	I believe my personal information on Mobile Banking will be kept confidential. / Saya percaya bahawa maklumat peribadi saya yang terdapat di dalam perkhidmatan <i>Mobile Banking</i> akan disimpan secara sulit.	1	2	3	4	5	6
19	I can always rely on Mobile Banking for my banking activities. / Saya akan selalu bergantung kepada <i>Mobile Banking</i> apabila ingin melakukan aktiviti perbankan saya.	1	2	3	4	5	6
20	I trust Mobile Banking. / Saya mempercayai perkhidmatan <i>Mobile Banking</i> .	1	2	3	4	5	6
21	I would trust my bank to offer secure Mobile Banking. / Saya percaya bahawa bank saya akan menawarkan perkhidmatan <i>Mobile Banking</i> yang selamat	1	2	3	4	5	6
22	I trust in the technology an online bank is using. / Saya mempercayai teknologi atas talian yang digunakan oleh bank.	1	2	3	4	5	6
23	I think that using Mobile Banking can save my time in performing banking transactions. /	1	2	3	4	5	6

	Saya rasa penggunaan <i>Mobile Banking</i> boleh menjimatkan masa saya dalam melaksanakan transaksi perbankan.						
24	I think that using Mobile Banking can save the transaction handling fees in performing banking transactions. / Saya rasa penggunaan <i>Mobile Banking</i> dapat menjimatkan transaksi kos pengendalian sewaktu melaksanakan transaksi perbankan.	1	2	3	4	5	6
25	The use of Mobile Banking services is economical. / Penggunaan perkhidmatan <i>Mobile Banking</i> adalah sangat menjimatkan.	1	2	3	4	5	6
26	Mobile Banking services will be cheaper to use as compared to using other banking channel. / Perkhidmatan <i>Mobile Banking</i> adalah lebih murah untuk digunakan berbanding dengan penggunaan saluran perbankan yang lain	1	2	3	4	5	6
27	The charges for using Mobile Banking services will be economical. / Caj untuk menggunakan perkhidmatan <i>Mobile Banking</i> akan menjadi lebih murah.	1	2	3	4	5	6
28	There are more media and advertising recommending the use of the Mobile Banking service. / Terdapat banyak media dan pengiklanan yang mencadangkan penggunaan <i>Mobile Banking</i> .	1	2	3	4	5	6
29	My family uses more <i>Mobile Banking</i> services. / Keluarga saya selalu menggunakan perkhidmatan <i>Mobile Banking</i>	1	2	3	4	5	6
30	My friends use more Mobile Banking services. / Kawan saya selalu menggunakan perkhidmatan <i>Mobile Banking</i> .	1	2	3	4	5	6
31	My close friends think that I can use Mobile Banking. / Kawan baik saya merasakan bahawa saya boleh menggunakan <i>Mobile Banking</i> .	1	2	3	4	5	6
32	My close friends think that I must use Mobile Banking. / Kawan baik saya merasakan bahawa saya mesti menggunakan perkhidmatan <i>Mobile Banking</i> .	1	2	3	4	5	6
33	My close friends think that I should use Mobile Banking. / Kawan baik saya merasakan bahawa saya harus menggunakan perkhidmatan <i>Mobile Banking</i> .	1	2	3	4	5	6
34	Most people surrounding with me use Mobile Banking. / Kebanyakan orang di sekeliling saya menggunakan perkhidmatan <i>Mobile banking</i> .	1	2	3	4	5	6
35	I will adopt Mobile Banking as soon as possible. / Saya akan menggunakan <i>Mobile Banking</i> secepat mungkin.	1	2	3	4	5	6
36	I will regularly use Mobile Banking in the future. / Saya akan selalu menggunakan <i>Mobile Banking</i> pada masa depan.	1	2	3	4	5	6
37	I believe I will use Mobile Banking in the future. / Saya percaya saya akan menggunakan <i>Mobile Banking</i> pada masa akan datang.	1	2	3	4	5	6
38	I intend to increase my use of the Mobile Banking in the	1	2	3	4	5	6

	future. / Saya berhasrat untuk meningkatkan penggunaan <i>Mobile Banking</i> pada masa akan datang.						
39	I believe it is worthwhile for me to adopt Mobile Banking. / Saya yakin bahawa sangat berbaloi bagi saya menggunakan <i>Mobile Banking</i> .	1	2	3	4	5	6
40	I intend to use Mobile Banking if the cost and times is reasonable for me. / Saya bercadang untuk menggunakan <i>Mobile Banking</i> jika kos dan masa penggunaan tersebut munasabah untuk saya.	1	2	3	4	5	6

“Thank you for your kind cooperation and valuable time”

“Terima kasih di atas kerjasama dan masa yang anda berikan”

APPENDIX

B

THE SPSS

OUTPUT

RELIABILITY FOR PILOT TEST

1- Perceived Usefulness

Case Processing Summary

	N	%
Valid	30	100.0
Cases Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.858	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Using mobile banking services will improve my performance in conducting transactions	17.47	10.809	.587	.850
Mobile banking gives the joy of controlling my financial transactions	18.23	10.185	.607	.848
Mobile banking made communications with banks much easier.	17.80	9.821	.706	.821
I think mobile banking enables me to complete my banking activities conveniently and efficiently.	17.70	9.114	.798	.794
Overall, mobile banking is advantageous	17.33	11.195	.718	.827

2-Perceived Ease of Use

Case Processing Summary

	N	%
Valid	30	100.0
Cases Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.892	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Learning to use mobile banking was easy for me	17.17	11.937	.806	.852
Mobile banking has more flexible ways to search information	17.30	12.562	.670	.883
I find mobile banking system easy to use	16.90	12.576	.748	.866
It would be easy for me to become skilful at using mobile banking	17.13	11.637	.752	.865
It easy for me to remember how to perform task with mobile banking	17.37	12.654	.710	.874

3-Awareness

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.870	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I think that I am aware about the benefits of mobile banking	17.53	11.361	.668	.849
I think that I have received enough information about mobile banking	17.83	13.385	.470	.890
I think that using the new mobile banking service is beneficial for me	17.73	11.789	.791	.826
I have positive perception about using the mobile banking service	17.67	10.092	.829	.806
Mobile banking is compatible to my banking needs	17.63	9.964	.759	.828

4-Trust

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.924	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I trust that transaction that conducted through mobile banking is secure and private	24.53	31.913	.746	.915
I trust payments made through mobile banking channels will be processes securely	24.53	30.533	.791	.910
I believe my personal information on mobile banking will be kept confidential.	24.70	30.286	.734	.916
I can always rely on mobile banking for my banking activities.	24.87	30.533	.730	.916
I trust mobile banking	24.67	28.782	.834	.905
I would trust my bank to offer secure mobile banking	24.53	30.051	.809	.908
I trust in the technology an online bank is using	24.57	33.013	.711	.918

5-Perceived Value

Case Processing Summary

	N	%
Valid	30	100.0
Cases Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.836	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I think that using mobile banking can save my time in performing banking transactions	18.10	9.403	.554	.834
I think that using mobile banking can save the transaction handling fees in performing banking transactions	18.37	8.930	.759	.766
The use of mobile banking services is economical	18.07	9.789	.744	.777
Mobile banking services will be cheaper to use as compared to using other banking channel	18.00	10.552	.641	.805
The charges for using mobile banking services will be economical	18.40	10.248	.542	.829

6-Social Norms

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.786	7

Item Statistics

	Mean	Std. Deviation	N
There are more media and advertising recommending the use of mobile banking service	4.40	1.037	30
My family uses more mobile phone banking services.	3.67	1.295	30
My friends use more mobile phone banking services.	3.73	1.363	30
My close friends think that I can use mobile banking	4.07	1.311	30
My close friends think that I must use mobile banking	4.30	1.088	30
My close friends think that I should use mobile banking	4.10	1.185	30
Most people surrounding with me use mobile banking	4.27	1.048	30

Mobile Banking Adoption

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.869	6

Item Statistics

	Mean	Std. Deviation	N
I will adopt mobile banking as soon as possible	4.20	1.095	30
I will regularly use mobile banking in the future	4.47	1.137	30
I believe I will use mobile banking in the future	4.47	1.106	30
I intend to increase my use of the mobile banking in the future	4.57	1.006	30
I believe it is worthwhile for me to adopt mobile banking.	4.53	1.074	30
mobile banking if the cost and times is reasonable for me	5.07	.785	30

RELIABILITY FOR REAL TEST

1- Perceived Usefulness

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.876	5

Item Statistics

	Mean	Std. Deviation	N
Using mobile banking services will improve my performance in conducting transactions	4.75	.914	382
Mobile banking gives the joy of controlling my financial transactions	4.53	1.066	382
Mobile banking made communications with banks much easier.	4.74	.995	382
I think mobile banking enables me to complete my banking activities conveniently and efficiently.	4.76	.930	382
Overall, mobile banking is advantageous	4.83	.905	382

2- Perceived Ease of Use

Case Processing Summary

		N	%
Cases	Valid	382	100.0
	Excluded ^a	0	.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.861	5

Item Statistics

	Mean	Std. Deviation	N
Learning to use mobile banking was easy for me	4.77	.847	382
Mobile banking has more flexible ways to search information	4.68	.922	382
I find mobile banking system easy to use	4.75	.923	382
It would be easy for me to become skilful at using mobile banking	4.72	.945	382
It easy for me to remember how to perform task with mobile banking	4.83	.952	382

3-Awareness

Case Processing Summary

		N	%
Cases	Valid	382	100.0
	Excluded ^a	0	.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.863	5

Item Statistics

	Mean	Std. Deviation	N
I think that I am aware about the benefits of mobile banking	4.73	.950	382
I think that I have received enough information about mobile banking	4.64	1.043	382
I think that using the new mobile banking service is beneficial for me	4.70	.947	382
I have positive perception about using the mobile banking service	4.74	.974	382
Mobile banking is compatible to my banking needs	4.71	1.000	382

4-Trust

Case Processing Summary

		N	%
Cases	Valid	382	100.0
	Excluded ^a	0	.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.927	7

Item Statistics

	Mean	Std. Deviation	N
I trust that transaction that conducted through mobile banking is secure and private	4.66	1.079	382
I trust payments made through mobile banking channels will be processes securely	4.59	.981	382
I believe my personal information on mobile banking will be kept confidential.	4.63	1.066	382
I can always rely on mobile banking for my banking activities.	4.57	1.201	382
I trust mobile banking	4.65	1.069	382
I would trust my bank to offer secure mobile banking	4.69	1.062	382
I trust in the technology an online bank is using	4.68	1.078	382

5- Perceived Value

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.851	5

Item Statistics

	Mean	Std. Deviation	N
I think that using mobile banking can save my time in performing banking transactions	4.89	.983	382
I think that using mobile banking can save the transaction handling fees in performing banking transactions	4.81	.970	382
The use of mobile banking services is economical	4.83	.927	382
Mobile banking services will be cheaper to use as compared to using other banking channel	4.80	.962	382
The charges for using mobile banking services will be economical	4.67	1.030	382

6-Social Norms

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	7

Item Statistics

	Mean	Std. Deviation	N
There are more media and advertising recommending the use of mobile banking service	4.64	1.040	382
My family uses more mobile phone banking services.	4.40	1.240	382
My friends use more mobile phone banking services.	4.42	1.201	382
My close friends think that I can use mobile banking	4.61	1.071	382
My close friends think that I must use mobile banking	4.61	1.119	382
My close friends think that I should use mobile banking	4.59	1.084	382
Most people surrounding with me use mobile banking	4.57	1.115	382

7-Mobile Banking Adoption

Case Processing Summary

		N	%
Cases	Valid	382	100.0
	Excluded ^a	0	.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.911	6

Item Statistics

	Mean	Std. Deviation	N
I will adopt mobile banking as soon as possible	4.67	1.043	382
I will regularly use mobile banking in the future	4.82	1.000	382
I believe I will use mobile banking in the future	4.85	.969	382
I intend to increase my use of the mobile banking in the future	4.91	.939	382
I believe it is worthwhile for me to adopt mobile banking.	4.97	.910	382
I intend to use mobile banking if the cost and times is reasonable for me	5.16	.844	382

DEMOGRAPHIC ANALYSIS

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	168	44.0	44.0	44.0
Female	214	56.0	56.0	100.0
Total	382	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-25	269	70.4	70.4	70.4
26-31	81	21.2	21.2	91.6
32-37	32	8.4	8.4	100.0
Total	382	100.0	100.0	

Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	319	83.5	83.5	83.5
Married	53	13.9	13.9	97.4
Widow	10	2.6	2.6	100.0
Total	382	100.0	100.0	

Race

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Malay	208	54.5	54.5	54.5
Chinese	81	21.2	21.2	75.7
Indian	65	17.0	17.0	92.7
Others	28	7.3	7.3	100.0
Total	382	100.0	100.0	

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Muslim	233	61.0	61.0	61.0
	Christian	78	20.4	20.4	81.4
	Buddha	33	8.6	8.6	90.1
	Hindu	34	8.9	8.9	99.0
	Others	4	1.0	1.0	100.0
	Total	382	100.0	100.0	

Level of study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Degree	236	61.8	61.8	61.8
	Master	109	28.5	28.5	90.3
	PHD	37	9.7	9.7	100.0
	Total	382	100.0	100.0	

No.of semester

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2	136	35.6	35.6	35.6
	3-4	151	39.5	39.5	75.1
	5-6	56	14.7	14.7	89.8
	7-8	39	10.2	10.2	100.0
	Total	382	100.0	100.0	

Working experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	206	53.9	53.9	53.9
	No	176	46.1	46.1	100.0
	Total	382	100.0	100.0	

Respondent occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Government	29	7.6	7.6	7.6
Private	89	23.3	23.3	30.9
Valid self-employed	58	15.2	15.2	46.1
Others	206	53.9	53.9	100.0
Total	382	100.0	100.0	

Do you have hand phone?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	382	100.0	100.0	100.0

Do you using mobile banking services?

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	191	50.0	50.0	50.0
Valid No	191	50.0	50.0	100.0
Total	382	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Perceived_usefulness	382	2.20	6.00	4.7209	.78765	-.395	.125	-.221	.249
Perceived_ease_of_use	382	1.20	6.00	4.7497	.73602	-.562	.125	1.194	.249
Awareness	382	1.80	6.00	4.7031	.79019	-.540	.125	.156	.249
Trust	382	1.71	6.00	4.6391	.89819	-.654	.125	.224	.249
Perceived_value	382	2.00	6.00	4.8010	.77140	-.377	.125	-.201	.249
Social_norms	382	1.29	6.00	4.5509	.88497	-.574	.125	.374	.249
Valid N (listwise)	382								

INDEPENDENT SAMPLES TEST

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Adoption_MobileBanking	Male	168	5.0744	.71733	.05534
	Female	214	4.7593	.82308	.05626

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Adoption_MobileBanking	Equal variances assumed	1.189	.276	3.927	380	.000	.31506	.08023	.15730	.47282
	Equal variances not assumed			3.992	375.832	.000	.31506	.07892	.15988	.47024

One-way ANOVA

1-Age

Test of Homogeneity of Variances

Adoption_MobileBanking

Levene Statistic	df1	df2	Sig.
7.501	2	379	.001

ANOVA

Adoption_MobileBanking

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.190	2	5.095	8.418	.000
Within Groups	229.384	379	.605		
Total	239.574	381			

Robust Tests of Equality of Means

Adoption_MobileBanking

	Statistic ^a	df1	df2	Sig.
Welch	11.680	2	86.343	.000
Brown-Forsythe	12.710	2	141.476	.000

a. Asymptotically F distributed.

2-Race

Test of Homogeneity of Variances

Adoption_MobileBanking

Levene Statistic	df1	df2	Sig.
1.885	3	378	.132

ANOVA

Adoption_MobileBanking

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.808	3	4.603	7.707	.000
Within Groups	225.765	378	.597		
Total	239.574	381			

Robust Tests of Equality of Means

Adoption_MobileBanking

	Statistic ^a	df1	df2	Sig.
Welch	7.996	3	103.668	.000
Brown-Forsythe	9.385	3	213.171	.000

a. Asymptotically F distributed.

3- Education

Test of Homogeneity of Variances

Adoption_MobileBanking

Levene Statistic	df1	df2	Sig.
1.653	2	379	.193

ANOVA

Adoption_MobileBanking

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.133	2	.066	.105	.900
Within Groups	239.441	379	.632		
Total	239.574	381			

Robust Tests of Equality of Means

Adoption_MobileBanking

	Statistic ^a	df1	df2	Sig.
Welch	.143	2	103.024	.867
Brown-Forsythe	.120	2	199.437	.887

a. Asymptotically F distributed.

4- Religion

Test of Homogeneity of Variances

Adoption_MobileBanking

Levene Statistic	df1	df2	Sig.
1.708	4	377	.147

ANOVA

Adoption_MobileBanking

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	12.889	4	3.222	5.359	.000
Within Groups	226.685	377	.601		
Total	239.574	381			

Robust Tests of Equality of Means

Adoption_MobileBanking

	Statistic ^a	df1	df2	Sig.
Welch	5.566	4	15.026	.006
Brown-Forsythe	7.419	4	93.239	.000

a. Asymptotically F distributed.

Correlations

		Adoption_MobileBanking	Perceived_usefulness	Perceived_ease_of_use	Awareness	Trust	Perceived_value	Social_norms
Adoption_MobileBanking	Pearson Correlation	1	.547**	.508**	.570**	.570* _*	.588**	.626**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	382	382	382	382	382	382	382
Perceived_usefulness	Pearson Correlation	.547**	1	.728**	.642**	.581* _*	.553**	.482**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	382	382	382	382	382	382	382
Perceived_ease_of_use	Pearson Correlation	.508**	.728**	1	.708**	.589* _*	.528**	.493**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	382	382	382	382	382	382	382
Awareness	Pearson Correlation	.570**	.642**	.708**	1	.736* _*	.634**	.537**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	382	382	382	382	382	382	382
Trust	Pearson Correlation	.570**	.581**	.589**	.736**	1	.656**	.580**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	382	382	382	382	382	382	382
Perceived_value	Pearson Correlation	.588**	.553**	.528**	.634**	.656* _*	1	.602**

Social_norms	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	382	382	382	382	382	382	382
	Pearson							
	Correlation	.626**	.482**	.493**	.537**	.580*	.602**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	382	382	382	382	382	382	382

** . Correlation is significant at the 0.01 level (2-tailed).

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Social norms, Perceived usefulness, Perceived value, Trust, Perceived ease of use, Awareness ^b	.	Enter

a. Dependent Variable: Adoption_MobileBanking

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716 ^a	.513	.505	.55789

a. Predictors: (Constant), Social_norms, Perceived_usefulness, Perceived_value, Trust, Perceived_ease_of_use, Awareness

b. Dependent Variable: Adoption_MobileBanking

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	122.858	6	20.476	65.789	.000 ^b
	Residual	116.716	375	.311		
	Total	239.574	381			

a. Dependent Variable: Adoption_MobileBanking

b. Predictors: (Constant), Social_norms, Perceived_usefulness, Perceived_value, Trust, Perceived_ease_of_use, Awareness

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.023	.213		4.807	.000
Perceived_usefulness	.174	.056	.173	3.090	.002
Perceived_ease_of_use	.001	.064	.001	.019	.984
1 Awareness	.113	.064	.113	1.779	.076
Trust	.076	.052	.086	1.461	.145
Perceived_value	.167	.055	.163	3.047	.002
Social_norms	.299	.043	.334	6.926	.000

a. Dependent Variable: _MobileBanking Adoption

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.1131	6.0057	4.8979	.56786	382
Std. Predicted Value	-3.143	1.951	.000	1.000	382
Standard Error of Predicted Value	.033	.179	.071	.025	382
Adjusted Predicted Value	3.1101	6.0057	4.8973	.56859	382
Residual	-2.99615	1.61247	.00000	.55348	382
Std. Residual	-5.371	2.890	.000	.992	382
Stud. Residual	-5.403	2.900	.001	1.004	382
Deleted Residual	-3.03298	1.62331	.00063	.56685	382
Stud. Deleted Residual	-5.619	2.929	.000	1.010	382
Mahal. Distance	.304	38.048	5.984	5.359	382
Cook's Distance	.000	.148	.003	.010	382
Centered Leverage Value	.001	.100	.016	.014	382

a. Dependent Variable: Adoption_MobileBanking

